

B U L L E T I N

NO. 76-2

To: Surplus Line Brokers and Applicants for License

Subject: Maintenance of an Office in the State of Washington

RCW 48.15.070 requires that a Surplus Line Broker maintain an office at a designated location in this state. Questions have arisen as to what constitutes "maintaining an office" under the statute.

It is the position of the commissioner that "maintaining an office," for purposes of licensing as a Surplus Line Broker, requires meeting at least the following minimum standards:

1. The office must be physically located within this state and be reasonably accessible to the public.
 2. Such office must be open to the public during business hours normal to other businesses and professions in the locality.
 3. All records of the surplus line broker which are required to be kept pursuant to RCW 48.15.100 shall be readily available in such office.
 4. The broker or a competent employee responsible to him shall be available within such office on a substantially full-time basis during usual business hours to deal personally with the public and conduct the business of the surplus line broker. (A telephone answering service or letter-forwarding operation is not sufficient.)
 5. Such office shall be the principal place of operation of the broker for his or her surplus line business in the State of Washington.
- The preceding standards will be applied in determining if a surplus line broker's license should be issued or continued.

KARL HERRMANN
Insurance Commissioner